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"As an older citizen, you may feel especially worried about crime. But the truth is older folks are victims of crime less often than younger people. That doesn't mean you shouldn't learn how to take care of yourself.

And that's where I come in. See, it's my job to teach you to protect yourself better. Make it your job to learn. That's what this book is for."

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TAKE A BITE OUT OF CRIME

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J26.2:C 86/12/Senior

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Crime Prevention

Crime — it's something almost everyone worries about. Crime prevention — it's something everyone is responsible for, not just the experts. And it can be simple. Like remembering to lock a door when you go out "for just a minute" or making sure that you can recognize a con artist's tricks. Try working with your neighbors and friends — sharing crime prevention makes sense. You'll be multiplying your protection.

This booklet can help you get started. It's designed especially to:

- help you reduce the risk of crimes that particularly affect you

  Swindlers, pickpockets, and purse snatchers often prey on older people, but a few simple precautions can help you avoid them.

- tell you about special crime prevention programs just for senior citizens

  Special escort services, "good morning" check-up calls, and neighborhood storefront police officers designed to give senior citizens special access to police . . . these are just a few examples of programs for senior citizens.

- help you join — or even start — senior citizen crime prevention programs in your neighborhood

  Police-trained senior citizen security inspection teams in St. Louis help seniors install better locks and peepholes, and senior citizen "block watchers" in Seattle watch for crime or suspicious activity in their neighborhoods. And there are many more activities that may be just right for you and your neighborhood.

"Many older folks say that crime is their first or second biggest worry. In fact, I hear that some senior citizens are so afraid they shut themselves up in their homes and rarely go out! You can lose out on a lot that way. Knowing the facts about crime can help you end needless worries and focus on real concerns."

Know What Crimes Affect You . . .

The first step in preventing crime is knowing just what the risks are. Check with your local police or sheriff to find out about specific crime problems in your area. Surveys by the Federal government show that senior citizens are the victims of crime less frequently than younger people — perhaps because older people go out less often and are naturally more cautious than the young. So your risk of becoming a crime victim may be lower than you think.

The risks **are** higher for senior citizens living in large urban areas than for their counterparts in rural communities. This is true for the entire population — cities and suburbs have higher crime rates than rural areas. But seniors are especially vulnerable to certain crimes — purse snatching, mugging, and fraud.

. . . and what makes you vulnerable.

Most criminals look for an opportunity to get something of value in the easiest possible way. The harder you make it, the less likely you are to be a victim. Don't give crime a chance! Discourage criminals by being one step ahead. Follow the tips in this booklet to make yourself and your home more secure.

Remember to report . . .

Common sense tells you that the police can't do anything about crime unless they know about it. But, like the rest of the population, the elderly often don't report crimes. In fact, more than half of all crimes go unreported.

. . . the police can't do it alone.

Don't protect a crook! In many communities, law enforcement agencies have special crime reporting procedures that make it easy for senior citizens to get help — and be helpful.

READEX FICHE

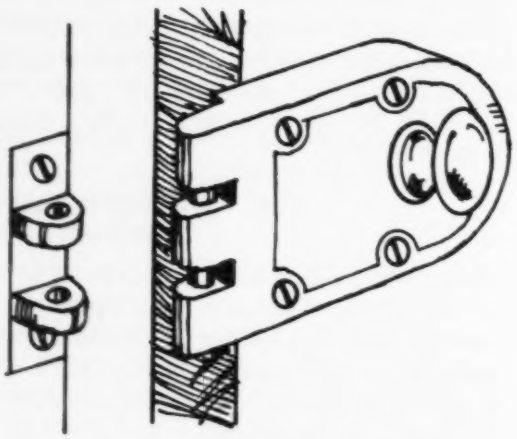
Simple Steps To Reduce Your Risk . . . At Home

Whether you live in a house or an apartment, there are some basic safety rules to follow. If you are handy with tools, you may be able to install your own security devices — locks and simple alarms. If you need assistance, contact your local law enforcement agency to find out if groups in your area lend a hand to seniors who want to bolster their security.

If you live in an apartment or retirement community, you may not be permitted to install certain security devices. Talk to your manager about installing special alarm systems, better lighting and locks, or closed-circuit television cameras to watch hallways and entrances.

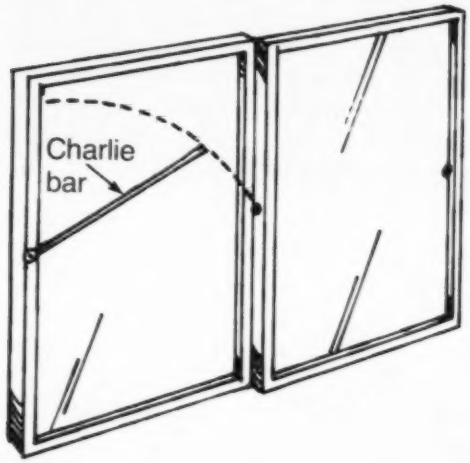
Locks

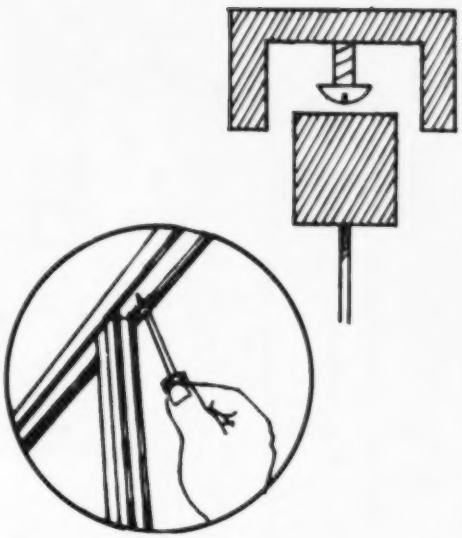
A basic rule of crime prevention is — LOCK UP! Surprisingly, in almost 50 percent of home and apartment burglaries, someone didn't lock a door or a window, or left a key in an obvious hiding place. Learn to lock as a matter of habit, even if you'll only be away for a few minutes. A good lock for each exterior door is the best investment you can make. Most law enforcement experts agree that the best kind of lock is a **deadbolt lock with a 1-inch bolt.** Don't settle for anything less! And don't rely on a chain lock — even one with a key. Many chain locks can be easily broken by a strong push against the door.



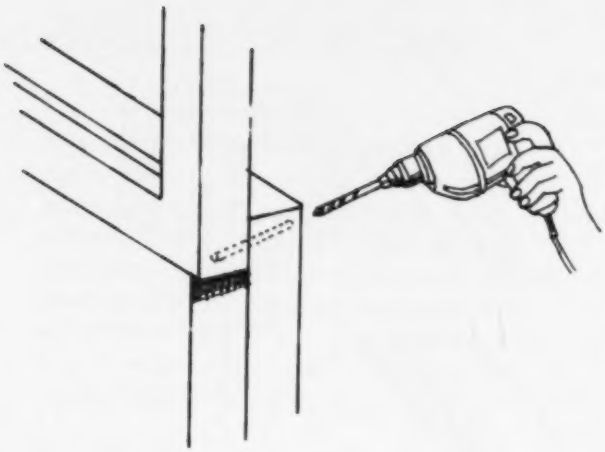
Doors

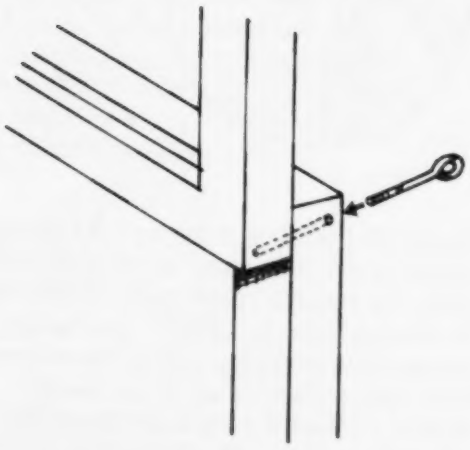
The best exterior door for a home or apartment is **solid core wood** (at least 1¾ inches thick) or **metal.** Many hollow core doors and doors with glass panes can be easily smashed and forced open. To strengthen inadequate doors at little expense, install metal grilles or break-resistant plastic panels over the glass. Be sure doors fit in frames tightly — with no more than a ⅛-inch clearance between the door and frame. Too big a gap? Bolt a sturdy metal strip to the door edge or replace the door. To know who's on the other side of your door, install a "peephole" or wide-angle viewer in your door — and use it.





Place a broomstick in the track of sliding doors so that they can't be easily forced open. Or install an aluminum "charlie bar" for even greater protection. To prevent someone from prying sliding doors from their tracks, insert a couple of metal screws through the track into the frame with their heads protruding just far enough so that the door clears.





Windows

Many window locks do not provide good security — they can be easily forced or jiggled loose. You can secure traditional double-hung windows by drilling a hole at a slight downward angle through the first sash and into, but not through, the second (back) sash. Then slip a large nail or eye-bolt into the hole. You can easily remove the nail when you want to open the window. If your windows slide sideways, a piece of broomstick or wooden dowel in the track will make them harder to open.

Lighting

Good visibility discourages crime. Keep doorways, garages, and even alleys well lighted. In apartment buildings, stairways and corridors, storage space and lockers, laundry rooms, areas under stairwells, garages, and any other nooks and crannies where a criminal could hide should be brightly lighted at all times.

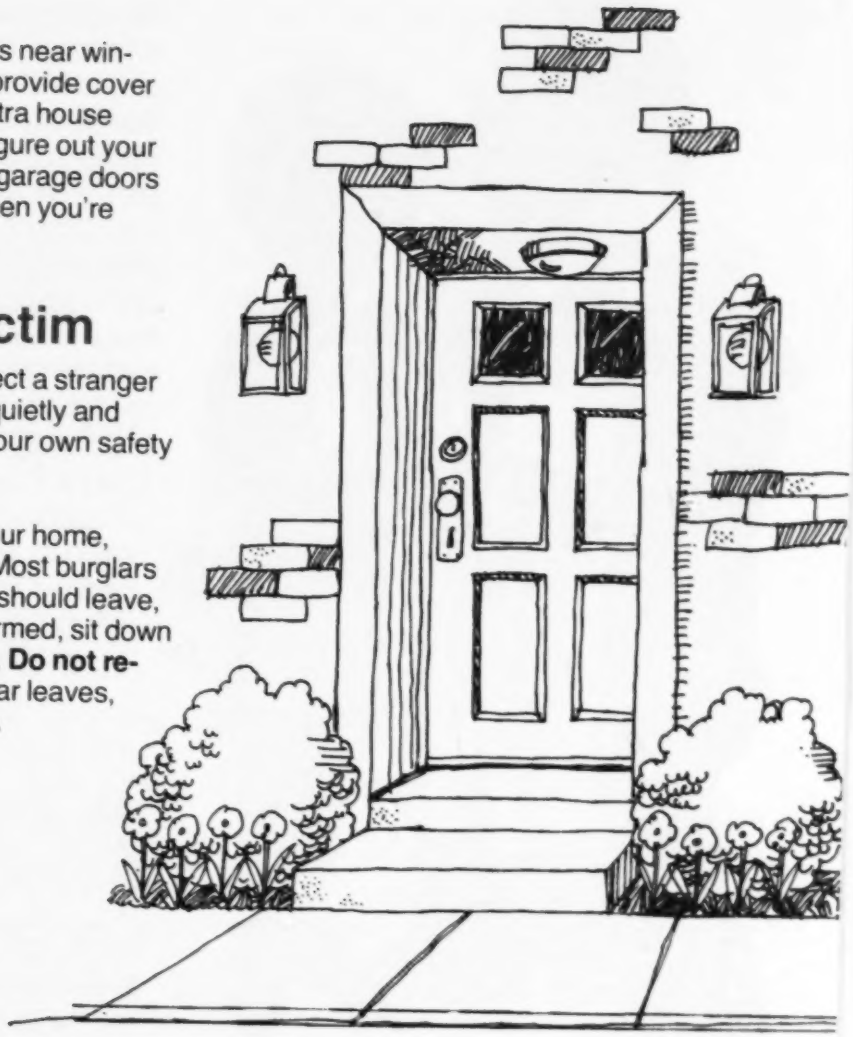
Outdoors

Trim heavy bushes and trees near windows and doors. They can provide cover for burglars. Don't "hide" extra house keys nearby. Burglars can figure out your hiding places. Always keep garage doors closed so no one can tell when you're away.

If You Are A Victim

If you arrive home and suspect a stranger is inside, don't go in! Leave quietly and call the police. Remember, your own safety should always come first.

If you confront a burglar in your home, don't attempt to corner him. Most burglars will flee if they can. You, too, should leave, if possible. If the intruder is armed, sit down quietly and obey instructions. **Do not resist or fight.** When the burglar leaves, **call the police immediately.**



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"In a Washington, D.C. suburb, a teenager mugged a 68-year-old woman. The woman lost her social security check and a Mother's Day present. The mugger was never caught. Sound familiar? This story has a happier ending, though. The incident sparked local senior citizens into action. With help from police, they installed good locks on their doors and organized neighborhood watches. They raised money and hired neighborhood youths to turn an old garage into a recreation center for teenagers. Now that's what I call getting a grip on a problem!"

Simple Steps To Reduce Your Risk — On The Street

Street criminals are opportunists, always looking for an easy way to commit a crime. Muggers look for lone victims in out-of-the-way places. Pickpockets like crowded,

busy locations and careless people. And purse snatchers, most of whom are teenagers, like to pick on people who can't move as quickly as they can.

Make it harder for the criminal to make you a victim by following a few rules:

- Never carry a wallet in your back pocket. Even an amateur pickpocket can lift it before you realize what happened.
- Don't dangle your purse at your side or leave it sitting unattended on store counters. **Don't carry a purse if you can avoid it** — instead tuck money or credit cards in an inside pocket. If you sew, stitch a small cloth pocket inside your coat.
- Avoid flashing your cash. This is a signal to potential robbers. They might follow you to a location where it's easier to rob you.
- Arrange your schedule so you don't have to walk alone on dark, deserted streets. Stay clear of shrubbery and parked cars, which are convenient hiding places for criminals. Try to have a friend accompany you on errands, particularly in high-risk neighborhoods.
- Don't wait alone at deserted bus stops. If you can, walk to the next stop where others may be waiting, too.
- Don't enter dark parking lots or deserted garages alone. Be cautious about riding alone in an elevator with a stranger, even in your own apartment building.
- Forget about carrying a lethal weapon. An attacker might use it against you.

"Most of this is plain common sense. It boils down to these simple rules:

Be Aware of situations where crime can occur,
Be Alert at all times, even in your own neighborhood, and
Be Accompanied By Someone whenever possible, especially at night and in high-risk neighborhoods."

If You Are A Victim Of Street Crime . . .

Don't attempt to resist. You might get injured. Sit down, even on the sidewalk, so you won't get knocked down. Make noise — call for help or carry a whistle and blow it repeatedly. **Never pursue** your attacker . . . **Call the police immediately.**

Simple Ways To Reduce Your Risk . . . From Fraud

If a deal sounds too good to be true, it probably is! Yet every day people get taken by such schemes as:

The Pigeon Drop – *the swindlers claim they've found a large sum of money and offer to share it with you. They ask you to put up some "good faith" money before you get in on the deal. That's the last you'll see of it. You're left with nothing but phony instructions on how to collect your share of the "found" cash.*

The Bank Examiner – *a phony "bank examiner" calls and asks you to help catch a dishonest bank employee. You are asked to withdraw some cash from your account and turn it over to the bank examiner, who will check the serial numbers and catch the embezzler. After you turn over your money, you'll never see it or the examiner again.*

Do these swindles seem obvious? Actually, they're two of the most frequent and successful con games used. In fact, "pigeon drop" swindlers make millions each year, mostly from older women. Con artists dupe, defraud, and cheat unsuspecting Americans out of several billion dollars each year. People of all ages are victims, but the swindlers' prime target is the senior citizen.

Swindlers see the elderly as easy marks for many reasons. Many older people live on social security and pensions supplemented by savings. They may be looking for ways to increase their incomes through investments, home business opportunities, or retirement properties. Such business ventures may be sound, but some are ideal settings for fraud.

Con artists know that many people today worry about inflation and energy costs. They've come up with beat-inflation schemes and phony energy conservation gimmicks that may be hard to resist. But it pays to beware and check things out carefully before you invest or buy.

Hearing aid and insurance ripoffs, health quackery, and work-at-home rackets are other well-known swindles aimed at senior citizens. Most con artists promise "incredible bargains" or "quick money." Unfortunately, senior citizens are just as vulnerable as everybody else when it comes to get-rich-quick schemes.

Swindlers are usually well dressed, talkative, and intelligent. After all, they are trying to win your confidence. They'll play to your natural inclination to be helpful. Let's face it, most of us don't expect to be

cheated. Here are a few tips to help you spot swindles and frauds:

Buying By Mail

Before you buy by mail, consider looking for a better deal at a local store. If you do order by mail, remember that the Federal Trade Commission requires that most mail-order companies fill your order within 30 days unless the order form states otherwise. You can cancel the order if it's not filled within the 30 days and the company must return your money in 7 days. Be alert to "easy" ways to make money or offers for a "bargain" retirement home or land in the sun. Beware of "winning" a contest you never entered — a technique to dupe you into buying something you don't want. Check first with the local Consumer Affairs Office, the Better Business Bureau, or your senior citizens' organization.

Buying At The Door

Don't fall for gimmicks or so-called "free" gift offers. When salespeople call, wait. DON'T buy today. If it's legitimate, they'll come back tomorrow. In the meantime, check out the company with your local Consumer Affairs Office or Better Business Bureau. And remember, whenever you make a purchase in your home totaling $25 or more, the salesperson must give you a written contract and two Notice of Cancellation Forms. You have 3 days to change your mind and use one of those forms to cancel your contract.

Home Repairs

If someone comes to your door who "just happened" to be walking by and noticed your home needs some repairs, BEWARE. Be wary of door-to-door sellers of home insulation or other energy-saving devices. Don't sign anything until you get another opinion and other estimates. Check with the Consumer Affairs Office or Better Business Bureau, too.

Signing Your Name

Before you sign a contract or agreement, make sure you understand and agree with everything it says. Don't skip the small print and ***never*** sign a blank contract or one with blanks to be filled in later. If your eyes aren't as good as they used to be, have a friend read it to you. Check with your lawyer or local legal aid society to be sure the contract is sound. If you do sign a contract but later have second thoughts, check with your local Consumer Affairs Office to find out your rights in your state.

Buying On Credit

Credit is available from many different sources, so it's wise to shop around. Be wary of "low monthly payments." Find out the total amount of interest you'll pay over the life of the loan. The Truth-in-Lending Act requires that creditors tell you the annual interest rate and the total cost of the credit. Your bank, credit union, or local legal aid society can tell you if the interest rate is fair.

Health "Cures" And Health Machines

Some are good, and some aren't! Check with your doctor or local health clinic before you buy. Don't take anyone else's word. Be wary of "mail order" labs or clinics that offer to diagnose and cure diseases through the mail. Only go to medical laboratories and clinics recommended by your doctor or hospital. And never use medicine prescribed for someone else.

Health Insurance

A lot of senior citizens worry about getting sick and being unable to pay for medical expenses that Medicare doesn't cover. There is health insurance that is supposed to pick up where Medicare leaves off. However, many such policies offer inadequate coverage. Or the type of coverage provided by the policy may not be right for you. Before you buy a "medigap" policy, check with the State Insurance Commission, a lawyer, the Better Business Bureau or a knowledgeable individual. Congressional hearings on insurance rackets and national news programs have questioned these so-called "bridge" policies. Before you buy health insurance, make sure the policy does what the salesperson says it does.

Glasses And Hearing Aids

Check with your doctor or local health clinic if you think you need glasses or a hearing aid. They must be properly fitted. Don't buy them at a bargain price without your doctor's okay. A bargain isn't a bargain if you can't use it. Remember this important fact: ophthalmologists or optometrists may prescribe glasses but you are not obligated to buy from them. You can buy elsewhere if you're not satisfied with their prices.

Some Special Tips

Don't be afraid to say "no!" High-pressure tactics can convince you to buy something you don't want or need. And don't be afraid to delay making a decision so you can check with a lawyer, your local Better Business Bureau or Consumer Affairs Office, or other knowledgeable individuals.

Get a receipt for all transactions.

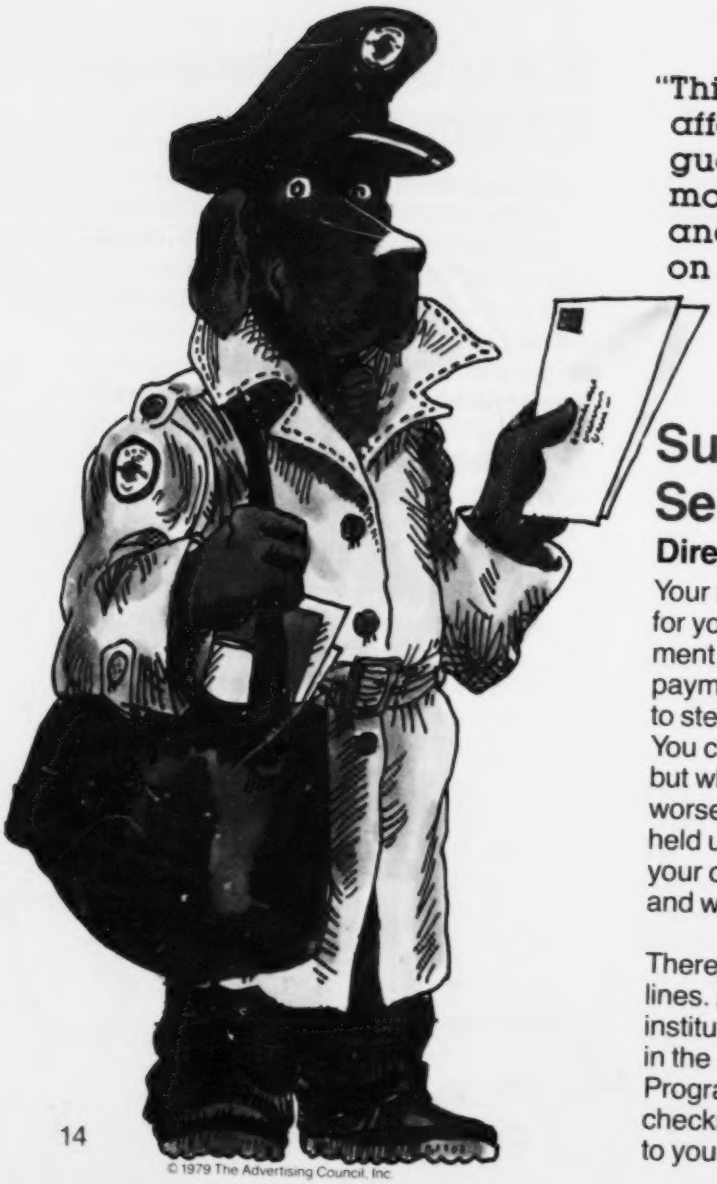
Check on sellers — if they're legitimate, they won't object.

Talk with a bank officer if you're going to withdraw your savings to make a purchase or close a business deal. He or she can help you do it safely and wisely.

If you have any questions, call your local Consumer Affairs Office, your Mayor's Office, or your County Commissioner's Office. They're there to help you get advice and assistance.

If You Do Become A Victim

If you become a victim of a swindler or suspect something about a purchase or a deal, call the police, your state or local Consumer Affairs Office, the District Attorney's Office, or your State Attorney General. Con artists count on their victims' reluctance to acknowledge that they've been duped. If you delay, you help them get away. Remember, if you never report the incident, they're free to cheat again and again and you have no chance of ever getting your money back.



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"This is one program you can't afford to miss! This way, you're guaranteed to receive your money with no delay, no theft, and no fear. You can 'bank' on it!"

Suggestions For Seniors

Direct Deposit Program

Your mailbox may not be the safest place for your monthly Social Security or retirement checks. Thieves can easily learn the payment dates and be ready and waiting to steal your mail when the time is right. You can get a duplicate check in a while, but what do you do in the meantime? Even worse than the mailbox ripoff is getting held up or mugged just after you've cashed your check. You can't get reimbursed, and worse yet, you could be injured.

There **is** a simple way to protect your lifelines. Almost every bank, savings and loan institution, and credit union participates in the Federal government's Direct Deposit Program. It's easy to arrange for your checks to be **deposited automatically** to your account. Just take your next check

and your Medicare card or benefit award letter to the place where you bank and tell them you want to sign up for Direct Deposit. They'll help you fill out the form and give you a copy for your records.

Insurance Information

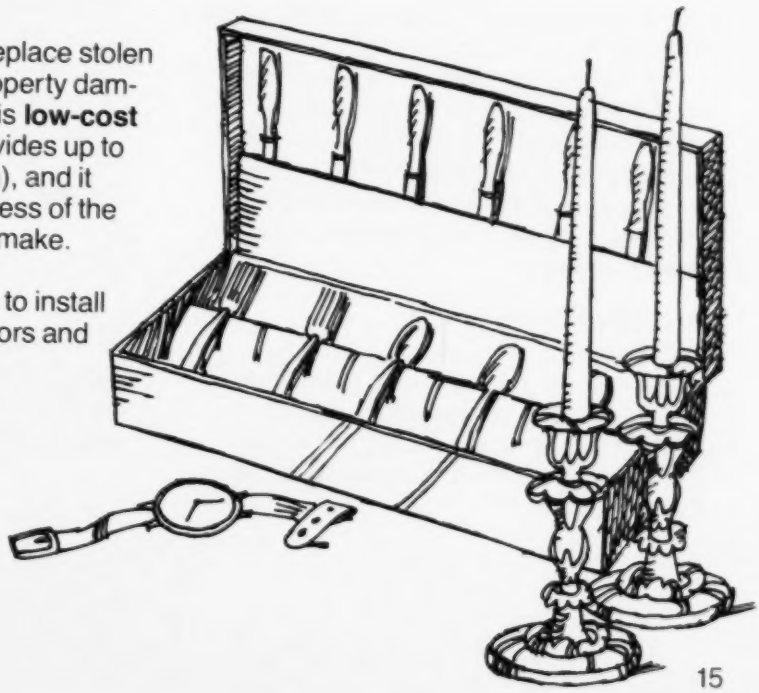
Are you unable to get home or apartment insurance against burglary or robbery? Or is it too expensive for you? Then look into Federal Crime Insurance — insurance that's sold by the Federal government in 28 states.

The insurance will help you replace stolen possessions or repair any property damaged in a break-in, or both. It is **low-cost** (less than 25 cents a day provides up to $10,000 household protection), and it **cannot be cancelled** regardless of the number or size of claims you make.

All you have to do to qualify is to install approved locks on outside doors and windows.

For information and eligibility requirements, call any licensed property insurance agent or broker, or call toll free:

Federal Crime Insurance Program
P.O. Box 41033
Washington, D.C. 20014
Toll Free #: (800) 638-8780
In Washington, D.C. & Maryland call:
(301) 652-2637



Neighborhood Actions . . . To Make Your Neighborhood Safer

Crime prevention doesn't stop at your door. Get together with your friends and neighbors and come up with your own good ideas about how to prevent crime in your neighborhood or building.

Across the nation, many senior citizens are doing just that, and doing it well. They're using their common sense, experience, and practical knowhow to make things safer. Check with your local police or sheriff's department. They can tell you about special services for senior citizens and volunteer programs you can join — or start. Some examples:

- **Security Inspection**
  In Cottage Grove, Oregon, six senior citizens serve as crime prevention specialists, visiting homes and buildings to instruct residents in security measures. They also promote crime prevention at civic functions.

  In St. Louis, Missouri, a team of 84 police-trained senior citizens perform 140 home security inspections a month, helping other senior citizens install locks and peepholes, and fix broken windows and light fixtures. Contact your local police or sheriff to see if they can help you determine where burglars might get in and how you can prevent it.

- **Operation Identification**
  A group of seniors in Natick, Massachusetts, joined Operation Identification. This nationwide program provides free engraving for identification of household valuables like TV's and stereos. If the marked property is stolen and recovered by authorities, the owners can prove it's theirs. See if your police or sheriff's department will help you engrave your possessions. You can also buy an engraving tool from a hardware store to mark your valuables. Ask your law enforcement agency what identification number to use. Be sure to post Operation Identification stickers (available from many local law enforcement agencies) on your windows and doors to warn burglars away.

- **Buddy Buzzer System**
  Tenants of a retirement building in West Bronx, New York, installed buzzers in each apartment that sound in one or two other apartments. Residents can call for help from a neighbor just by pushing a button. Good for all kinds of emergencies!

- **Citizen Escort**
  In Wilmington, Delaware, young people and other volunteers escort senior citizens on errands. On New York City's Lower East Side, 10 mini-buses take area senior citizens to health care facilities, shopping, and other functions without charge.

- **Citizen Patrol**
  In cities as large as Seattle, Washington, and as small as Mansfield, Ohio, senior citizens serve as eyes and ears for law enforcement. They patrol their own buildings and neighborhoods, on the alert for suspicious activity. Even shut-ins can provide valuable help by watching for unusual activities. Remember to check with your local law enforcement officers before you start so you can work as partners.

- **Neighborhood Watch**
  You don't have to go outside to protect your neighborhood. Exchange telephone numbers and daily schedules with neighbors on the block. That way, you'll be able to spot unusual activities that may signal a crime. For example, burglars sometimes masquerade as movers. If your neighbors said nothing about moving when they went on vacation, then call police if you see a moving van parked outside their house.

- **Crime Reporting**
  In Mansfield, Ohio, police issue confidential identifying numbers to senior citizens who participate in the Senior Power program. That way, senior citizens can report crime and suspicious activities without fear of reprisal.

  Police in Wilmington, Delaware, provide police radio monitors to selected senior citizens in two high-rise apartments. That way, if a crime occurs in the neighborhood, 15 seniors are alerted — looking out their windows for suspicious persons running or hiding. And if someone sees a suspect, he or she calls the police immediately.

• **Volunteer Programs**
In Far Rockaway, New York, senior volunteers monitor a base station citizen's band radio located at the police station. When a call for police service is received over the citizen band, they relay it to the police dispatcher. They've helped with calls about crimes in progress, automobile accidents, boats in distress, fires, plane crashes, and many other emergency situations.

In Phoenix, Arizona, Sheriff's Posses — groups of senior citizens — patrol their neighborhoods on foot, bicycle, and even golf cart! They also go door-to-door to promote Operation ID and Neighborhood Watch. By doing these things, they free more officers for patrol. Not only that, the Sheriff's Office figures these Posses save taxpayers about $1 million a year!

Ask your local law enforcement agency or senior citizen center about programs in your community. If none exist, consider organizing your own group to take action against crime. For assistance write to:

- American Association of Retired Persons/National Retired Teachers Association
1909 K Street, N.W.
Washington, D.C. 20049

- National Council of Senior Citizens
1511 K Street, N.W.
Washington, D.C. 20005

"Why not get involved? You can help your neighbors, your law enforcement agency, your community, and yourself! The one person you **won't** benefit is the crook!
There's another benefit! According to a Philadelphia group, their 'Senior Safety Program' does more than prevent crime. They say they have a group of healthier, happier senior citizens who do not live in fear any longer, who stop isolating themselves from society, and who find new purpose in their lives, being an **active** part of their community."

TAKE A BITE OUT OF CRIME

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Organizations Participating in the Crime Prevention Coalition

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AFL-CIO Department of Community Services
American Association of Retired Persons
Boy Scouts of America
Bureau of Justice Statistics
Federal Bureau of Investigation
General Federation of Women's Clubs
Insurance Information Institute
International Society of Crime Prevention Practitioners
Law Enforcement Assistance Administration
National Association for the Advancement of Colored People
National Association of Attorneys General
National Association of Counties
National Association of Criminal Justice Planners
National Association of Social Workers
National Center for Community Crime Prevention
National Conference of Christians and Jews
National Congress of Parents and Teachers
National Council on Crime and Delinquency
National Council of La Raza
National Council of Senior Citizens
National Crime Prevention Institute
National Criminal Justice Association
National District Attorneys Association
National Education Association
National Exchange Club
National Governors Association, Committee on Criminal Justice and Public Protection
National Institute of Justice
National League of Cities
National Organization of Black Law Enforcement Executives
National Retail Merchants Association
National Retired Teachers' Association
National Rural Crime Prevention Center
National Sheriffs' Association
National Urban League
Office of Justice Assistance, Research, and Statistics
Optimist International
Police Executive Research Forum
Service Corps of Retired Executives
U.S. Conference of Mayors
U.S. Department of the Army
U.S. Department of the Treasury, Direct Deposit Program
U.S. Jaycees

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